

Marketing communication for member use

Children's Critical Illness Cover

Cover that supports you, so you can focus on the cuddles.

Children's Critical Illness Cover is available to add to new Protect and Breathing Space policies.



**BRITISH
FRIENDLY**

It feels good to be covered

A critical illness diagnosis in a child is devastating, and the only thing you should be worrying about during this time is caring for your family.

Unfortunately, such diagnoses can have a huge financial impact on families. According to a [Rainbow Trust](#) survey, the rising cost of living has meant that 62.5% of families caring for seriously ill children found less money available for the essentials like food, whilst 61% saw their finances affected by the rising cost of travelling to hospital appointments.

Our **Children's Critical Illness Cover** is one of our optional benefits, meaning it can be added on to your British Friendly Income Protection policy for an additional cost. It's flexible too, and you can choose from £1,000 to £25,000 worth of cover to suit your needs. This means you'll only ever pay for the cover you need. It pays a cash lump sum in the event of your child being diagnosed with one of 78 critical illness conditions. This means you can worry less about the costs and focus on the things that really matter.

“ It feels good knowing **kids** can be covered too ”

1

Who does it cover?

Children's Critical Illness Cover covers any children you currently have and/or any children you may have in the future, from birth up to aged 18, or 23 if they're full-time education. It lasts until your youngest child reaches the upper age limit. Once this happens, or if you'd like to remove it sooner, simply get in touch with our team.

Please note this cover can't be added back on once removed.

2

Can I add cover at a later date?

Yes, our Children's Critical Illness Cover is a flexible benefit that fits around growing families. You can add it when you apply for your policy, during pregnancy, or within 6 months of: the birth of a child, the adoption of a child, becoming a step-parent, or becoming a legal guardian of or being granted parental responsibility for a child. If any of these events occur and you want to add Children's Critical Illness Cover, please speak to your financial adviser to make sure it's the right fit for you.

Key Features

18

The age every child is covered up to

58

Full payout conditions

20

Additional payout conditions

£25,000

Maximum cover amount

8

Child-specific conditions

Cerebral palsy, Cystic fibrosis, Down's syndrome, Edwards' syndrome, Hydrocephalus, Muscular dystrophy, Patau syndrome, Spina bifida

Conditions covered under Children's Critical Illness Cover

We cover 78 conditions, which includes 58 full payment conditions and 20 additional payment conditions. We've included a full list below. Please note this cover won't cover any pre-existing conditions. For more information, and full Terms and Conditions, please refer to your policy Terms and Conditions and Policy Summary.

Full payment conditions

If your child is diagnosed with one of the following illnesses or conditions, we'll pay 100% of the amount of cover you choose. You can receive one full payment per child. Once a full payment has been claimed that child will no longer be covered by the policy.

- A**
 - Aorta graft surgery (for disease or trauma)
 - Aplastic anaemia (with permanent bone marrow failure)
- B**
 - Bacterial meningitis (resulting in permanent symptoms)
 - Benign brain tumour (resulting in permanent symptoms or undergoing defined treatment)
 - Benign spinal cord tumour (resulting in permanent symptoms)
 - Blindness (permanent and irreversible)
- C**
 - Cancer (excluding less advanced cases)
 - Cardiac arrest (with insertion of a defibrillator)
 - Cardiomyopathy (of a specified severity)
 - Cauda equina syndrome (resulting in permanent symptoms)
 - Cerebral Palsy
 - Chronic severe rheumatoid arthritis (resulting in permanent symptoms)
 - Coma (requiring life support system)
 - Coronary artery bypass grafts (undergoing surgery)
 - Creutzfeldt-Jakob disease
 - Crohn's disease (with one surgical intestinal resection)
 - Cystic fibrosis
- D**
 - Deafness (permanent and irreversible)
 - Dementia including Alzheimer's disease of specified severity
 - Down's syndrome
 - Drug resistant epilepsy (requiring specified surgery)
- E**
 - Edwards' syndrome
 - Encephalitis (resulting in permanent symptoms)
- H**
 - Heart attack (of specified severity)
 - Heart failure (resulting in permanent symptoms)
 - Heart valve replacement or repair
 - Hydrocephalus (treated with the insertion of a shunt)
- I**
 - Idiopathic pulmonary hypertension (of specified severity)
 - Intensive care benefit (requiring mechanical ventilation for 7 consecutive days)
 - Interstitial lung disease (permanent and irreversible)
- K**
 - Kidney failure (requiring permanent dialysis)

Full payment conditions (continued)

L

- Liver failure (end stage)
- Loss of hand or foot (permanent physical severance)
- Loss of speech (total, permanent and irreversible)

M

- Major organ transplant (from another person)
- Motor Neurone Disease and specified diseases (resulting in permanent symptoms)
- Multiple Sclerosis (previous or current clinical impairment)
- Muscular Dystrophy

N

- Neuromyelitis Optica/Devic's disease (previous or current clinical impairment)

O

- Open heart or structural heart surgery (with thoracotomy)

P

- Paralysis of limb (total and irreversible)
- Parkinson's disease (with permanent clinical impairment)
- Parkinson-plus syndromes (with permanent clinical impairment)
- Patau Syndrome
- Peripheral vascular disease (resulting in surgery)
- Pneumectomy (undergoing surgery)
- Pulmonary artery surgery (with surgery)

R

- Respiratory failure (advance stage)

S

- Spina Bifida
- Spinal stroke (resulting in permanent symptoms)
- Stroke (of specified severity)
- Surgery cover (inclusion on a UK waiting list for specified surgeries)
- Surgical removal of an eyeball (injury or disease)
- Systemic lupus erythematosus (of specified severity)

T

- Third degree burns (10% surface of the body or 20% of the face's surface area)
- Total colectomy (treated with permanent ileostomy)
- Traumatic brain injury (resulting in neurological symptoms)

U

- Ulcerative Colitis (with operation to remove the entire large bowel)

Additional payment conditions

If your child is diagnosed with one of the following illnesses or conditions, we'll pay 50% of the amount of cover you choose. We'll make a maximum of one additional payment for each child, as long as a full payment claim hasn't already been paid. Your chosen cover amount will remain in place should a claim be made on one of the full payment conditions.

We'll only pay a full payment if you make a claim for both a full payment and additional payment condition, and cover for that child would then come to an end.

- A**
 - Angioplasty (corrective procedure required)
- B**
 - Brain abscess (with surgery)
- C**
 - Carcinoma in situ (specified types requiring surgery to remove the tumour)
 - Carcinoma in situ of the breast (requiring surgery to remove the tumour)
 - Carotid artery stenosis (50% stenosis)
 - Central retinal artery or vein occlusion (permanent visual impairment)
 - Cerebral aneurysm (surgery or radiotherapy required)
 - Cerebral arteriovenous malformation (surgery or radiation required)
- E**
 - Endovascular procedure (50% stenosis)
- L**
 - Low-grade prostate cancer (of specified severity)
- O**
 - Ovarian tumour of borderline malignancy/ low malignant potential (surgical removal of ovary)
- P**
 - Pituitary tumour (surgery or radiotherapy required)
- S**
 - Serious Accident Cover (hospitalisation for 28 consecutive days or more)
 - Significant visual impairment (permanent and irreversible)
 - Spinal aneurysm (requiring treatment)
 - Spinal arteriovenous malformation (requiring treatment)
 - Syringomyelia or Syringobulbia (surgery required)
- T**
 - Testicular cancer of low grade (requiring surgery to remove at least one testicle)
 - Third degree burns (5% of the body surface)
 - Type 1 insulin-dependent diabetes mellitus (requiring permanent insulin usage)



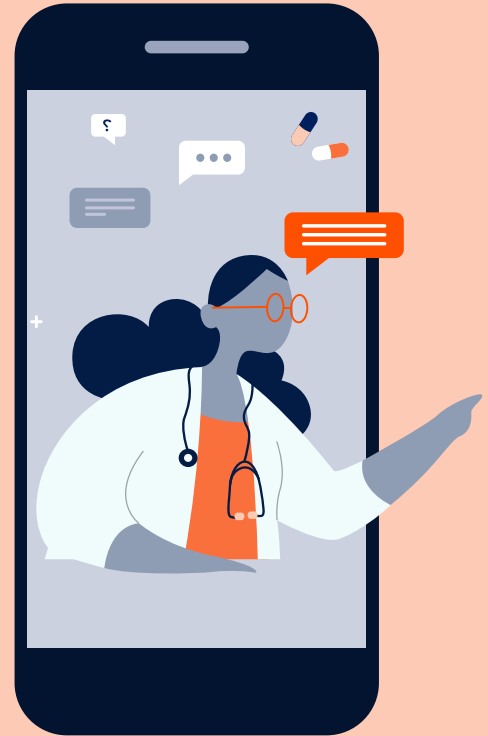
Children's Critical Illness Cover is an optional benefit you can add to your Income Protection policy and is not included as standard, nor can it be taken as a standalone benefit. Your financial adviser can advise whether this benefit would be suitable for you. For full details, please refer to your policy Terms and Conditions and Policy Summary.

Extra help for you and your family, all year round

Did you know all British Friendly members get access to our discretionary Mutual Benefits programme, at no extra cost?

It's our way of saying thank you for being a member.

Mutual Benefits lets you access a range of health and wellbeing services through our handy smartphone app, so you can jump long NHS queues and get help fast. Plus, some of these services can be shared with your partner or spouse, and your children too. For more information on what's included, click [here](#).



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